

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF Illinois  
EASTERN DIVISION

US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE REGISTERED HOLDERS OF  
ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AMC2  
Plaintiff

-vs- Cause No. 1:11-cv-04817  
8905 Belleforte Avenue Morton Grove IL 60053

EVIAN YOUNAN, JAN YOUNAN, EVIAN YOUNAN, JAN YOUNAN, CAPITAL ONE BANK  
(USA), N.A., SUCCESSOR IN INTEREST TO CAPITAL ONE BANK, PNC BANK, NATIONAL  
ASSOCIATION, SUCCESSOR IN INTEREST TO MIDAMERICA BANK, VILLAGE OF SKOKIE  
Defendant

~~Nicole Melton~~ AFFIDAVIT OF DEBT

Affiant, \_\_\_\_\_, hereby deposes and says:

~~Contract~~ Management Coordinator

1. I am employed as a \_\_\_\_\_ of Ocwen Loan Servicing, LLC and am authorized to make this affidavit on behalf of Ocwen Loan Servicing, LLC. I make this affidavit based on my personal knowledge of the facts contained herein. My personal knowledge is based on my review of the Servicing Records described below.
2. In the regular performance of my job functions at Ocwen Loan Servicing, LLC, I am familiar with business records maintained by Ocwen Loan Servicing, LLC for the purpose of servicing mortgage loans, collecting payments and pursuing any delinquencies (the "Servicing Records"). Ocwen Loan Servicing, LLC's Servicing Records typically include electronic data compilations and imaged documents pertaining to the loans it services.
3. Based on my training and general knowledge of the processes by which they are created and maintained, Ocwen Loan Servicing, LLC's Servicing Records were made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the ordinary course of the business activity regularly conducted by Ocwen Loan Servicing, LLC. It is the regular practice of Ocwen Loan Servicing, LLC's mortgage servicing business to make and update its Servicing Records.
4. Based on my review of Ocwen Loan Servicing, LLC's Servicing Records, Plaintiff owns Defendant's Note and Mortgage, true and correct copies of which I understand have been previously filed with the Court. Ocwen Loan Servicing, LLC is responsible for servicing Defendant's delinquent mortgage account as attorney-in-fact for Plaintiff and is authorized to make this affidavit as the servicer for this loan.
5. Attached to this Affidavit is Exhibit "A" which is a true and correct print-out generated from Ocwen Loan Servicing, LLC's regularly maintained Servicing Records pertaining to Defendant's account. My review of this Servicing Record marked as Exhibit "A" pertaining to Defendant's account reveals that, as of December 1, 2011, Defendant owes Plaintiff sums of money in amounts no less than the following:

(A) \$ 361,241.60, Principal balance of said Note.

(B) \$ 5,150.76, Escrow (Taxes and/or Insurance)

(C) \$ 523.95, Late Charges.

(D) \$ 5,953.29, Unpaid interest under said Note accrued at a rate of 2.00000% from 02/01/2011 to 12/01/2011 and at the rate of \$19.57 per day thereafter.

(E) \$ 1,537.53, Reimbursable advances, expenses and costs of collection (also shown as Grand Total below).

(1)	\$ <u>\$21.00</u> ,	Property Inspections/Preservation
(2)	\$ <u>\$750.00</u> ,	Foreclosure Fee
(3)	\$ <u>\$350.00</u> ,	Foreclosure Cost
(4)	\$ <u>\$300.00</u> ,	Title Report Fee
(5)	\$ <u>\$110.00</u> ,	Property Valuation Fee - BPO
(6)	\$ <u>\$6.53</u> ,	Certified Mail Cost
(7)	\$ <u>\$1,537.53</u> ,	Grand Total

(F) \$ 0.00, Miscellaneous Credits

(G) Reasonable attorney's fees.

6. The total indebtedness due and in default as of December 1, 2011 is in the amount of \$374,407.13 plus reasonable attorney's fees and costs.

7. The Servicing Records pertaining to Defendant's account further reveal that there has been a default in the Defendant's Note and Mortgage, and that sufficient and certified moneys to cure the default have not been tendered, nor have there been any agreed extensions, modifications or agreements between the parties to delay this foreclosure action.

8. As a result of the default on the loan despite demand, Plaintiff was forced to retain legal counsel to enforce the terms of the Note and Mortgage and has incurred attorney's fees and costs.

FURTHER AFFIANT SAYETH NAUGHT.

Under the penalties of perjury, I declare that I have read the foregoing and that the facts stated in it are true.

12/15/2011  
Date

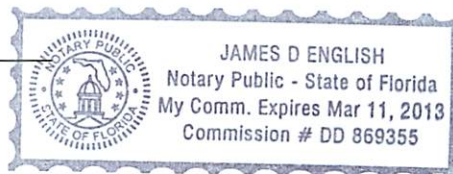
Nicole Melton  
Affiant  
Contract Management Coordinator  
Title

STATE OF FLORIDA                     )  
   )  
COUNTY OF PALM BEACH         )

The foregoing instrument was acknowledged and sworn before me this 15<sup>th</sup> day of December, 2011, by Nicole Melton as a Contract Management Coordinator of Ocwen Loan Servicing, LLC, who is personally known to me or who has produced \_\_\_\_\_ as identification.

[Signature]  
Notary Public - State of Florida

MY COMMISSION EXPIRES: \_\_\_\_\_



**Affidavit of  
Debt :**

Borrower :	Younan, Jan	
	554079992644	✓
Thru Date :	12/01/2011	✓
Payments		
Delinquent :	9	
Next Due :	03/01/2011	
Interest		
Rate :	2.00000	✓
Principal		
Balance :	361241.60	✓
Escrow		
Bal/Adv :	-5150.76	✓
Forbearance		
Suspense :	0.00	
Misc		
Suspense		
Balance :	0.00	
Other		
Suspense		
Balance :	0.00	
Accrued		
Interest :	5953.29	✓
Interest		
Arrearage :	0.00	
Per Diem		
Interest :	19.57	✓
Late		
Charges :	523.95	✓
Monthly		
Late		
Charges :	74.85	
Fee Billing		
Balance :	787.53	
Fees and		
Expenses :	1537.53	
Selected		
Fees and		
Exp :	1537.53	

**Current LC  
Calculation  
Settings:**

Late Charge	
Rate :	5.00000
Late Charge	
Fee :	0.00
Late Charge	
Type :	PI
Late Charge	
Desc :	% Of P+I

**Pending Payment Change  
Records**

Change Date	New Rate	New P+I Amt	New Esc Amt	Total P-I- E
02/01/2013	2.67916	1611.33	840.75	2452.08
06/01/2011	2.00000	1497.00	840.75	2337.75
07/01/2010	2.00000	1497.00	461.06	1958.06
04/01/2010	2.00000	1497.00	447.49	1944.49
11/01/2008	4.60000	1872.43	0.00	1872.43

**Computed Daily Interest from**

Due From	Due To	Days	Int Rate	Per Diem	Sub Total
11/01/2011	11/30/2011		2.00000	19.618518	588.56
12/01/2011	11/30/2011		2.00000	19.568049	0.00
10/01/2011	10/31/2011		2.00000	19.668903	590.07
09/01/2011	09/30/2011		2.00000	19.719204	591.58
08/01/2011	08/31/2011		2.00000	19.769422	593.08
07/01/2011	07/31/2011		2.00000	19.819556	594.59
06/01/2011	06/30/2011		2.00000	19.869607	596.09
05/01/2011	05/31/2011		2.00000	19.919574	597.59
04/01/2011	04/30/2011		2.00000	19.969458	599.08
03/01/2011	03/31/2011		2.00000	20.019259	600.58
02/01/2011	02/28/2011		2.00000	20.068978	602.07

**Advances made on behalf of borrower(s)**

Tran Date	Type	Tran Description	Tran Amt
10/27/2011	Tax	31	-2265.34
04/13/2011	Ins	50 Hazard Insurance	-523.00
03/25/2011	Tax	31	-3001.23
12/03/2010	Tax	31	-2799.70
05/07/2010	Tax	31	-2781.67
05/07/2010	Tax	31	-5580.50
04/29/2010	Ins	50 Hazard Insurance	-650.70

**Fee and Expense Records**

Eff Date	Description	Auth Amt	Reg Pmt Bal
09/06/2011	Foreclosure Fee	750.00	750.00



09/06/2011	Foreclosure Cost	350.00	350.00
07/08/2011	Property Inspection Fee	10.50	10.50
06/08/2011	Title Report Fee	300.00	300.00
05/09/2011	Property Inspection Fee	10.50	10.50
04/27/2011	Property Valuation Fee - BPO	110.00	110.00
04/19/2011	Certified Mail Cost	6.53	6.53



## Affidavit of Debt

Borrower : Younan,Jan  
 Loan Number : 40799926  
 Thru Date : 12/01/2011  
 Payments Delinquent : 9  
 Next Due : 03/01/2011  
 Interest Rate : 2.00000  
 Principal Balance : 361241.6  
 Escrow Bal/Adv : -5150.76  
 Forbearance Suspense : 0  
 Misc Suspense Balance : 0  
 Other Suspense Balance : 0  
 Accrued Interest : 5953.29  
 Interest Arrearage : 0  
 Per Diem Interest : 19.57  
 Late Charges : 523.95  
 Monthly Late Charges : 74.85  
 Fee Billing Balance : 787.53  
 Fees and Expenses : 1537.53  
 Selected Fees and Exp : 1537.53

## Current LC Calculation Settings :

Late Charge Rate : 5.00000  
 Late Charge Fee : 0  
 Late Charge Type : PI  
 Late Charge Desc : % Of P+I

## Pending Payment Change Records :

Change Date	New Rate	New P+I Amt	New Esc Amt	Total P-I-E
02/01/2013	2.67916	1611.33	840.75	2452.08
06/01/2011	2.00000	1497	840.75	2337.75
07/01/2010	2.00000	1497	461.06	1958.06
04/01/2010	2.00000	1497	447.49	1944.49
11/01/2008	4.60000	1872.43	0	1872.43

## Computed Daily Interest from : 11/01/2011 to 02/28/2011

Due From	Due To	Days	Int Rate	Per Diem	Sub Total
12/01/2011	11/30/2011		2.00000	19.568049	0
11/01/2011	11/30/2011		2.00000	19.618518	588.56
10/01/2011	10/31/2011		2.00000	19.668903	590.07
09/01/2011	09/30/2011		2.00000	19.719204	591.58
08/01/2011	08/31/2011		2.00000	19.769422	593.08
07/01/2011	07/31/2011		2.00000	19.819556	594.59
06/01/2011	06/30/2011		2.00000	19.869607	596.09
05/01/2011	05/31/2011		2.00000	19.919574	597.59
04/01/2011	04/30/2011		2.00000	19.969458	599.08
03/01/2011	03/31/2011		2.00000	20.019259	600.58
02/01/2011	02/28/2011		2.00000	20.068978	602.07

## Advances made on behalf of borrower(s) :

Tran Date	Type	Tran Description	Tran Amt
10/27/2011	Tax	31	-2265.34
04/13/2011	Ins	50 Hazard Insurance	-523
03/25/2011	Tax	31	-3001.23
12/03/2010	Tax	31	-2799.7
05/07/2010	Tax	31	-2781.67
05/07/2010	Tax	31	-5580.5
04/29/2010	Ins	50 Hazard Insurance	-650.7

## Fee and Expense Records :

Eff Date	Description	Auth Amt	Reg Pmt Bal
09/06/2011	Foreclosure Fee	750	750
09/06/2011	Foreclosure Cost	350	350
07/08/2011	Property Inspection Fee	10.5	10.5
06/08/2011	Title Report Fee	300	300
05/09/2011	Property Inspection Fee	10.5	10.5
04/27/2011	Property Valuation Fee - BPO	110	110
04/19/2011	Certified Mail Cost	6.53	6.53



S, Nayana - Windows Internet Explorer

## Foreclosure

Reports
Maintenance

<b>Loan Number</b> : 40799928 <b>Principal Balance</b> : 361241.8 <b>Interest Rate</b> : 2.0000 <b>Investor Pool Number</b> : 1 <b>Investor Loan Number</b> : 36131917 <b>Loan Features</b> : 1 <b>Payment Next Due Date</b> : 03/01/2011 <b>Delinquent Payment Date</b> : 04/15/2011 <b>Delinquent First Date</b> : 04/15/2011 <b>Delinquent Entry Date</b> : 09/02/2011 <b>Flags</b> : 500V, 36AR	<b>Property</b> : 6055 Est ... <b>State</b> : IL <b>Market Value</b> : 231137.00 <b>Book Value</b> : 287929.29 <b>Property Type</b> : SINGLE FAMILY	<b>Borrower</b> : Younan, Jan ... <b>Younan, Jan ...</b>	<b>Date</b> : 01/01/2011 <b>Demarc</b> : Ali, S, Mohammad <b>ILC</b> : 242034Banks, Cofrancesco & Coughlin LLP <b>LINK</b> : Team6, LLC <b>BLK</b> :	<b>Proceeding</b> : Foreclosure Motion <b>Bankruptcy Status</b> : None <b>Source</b> :	<b>Status</b> : Active <b>OCN</b> :
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Time Line
Transaction History
**Affidavit of Debt**
Loan Information
Forbearance Module
Comments Log
Fees And Costs
FDHA
RT Sign Up

### Affidavit of Debt

**As Of Date:** 12/01/2011 Go

Borrower: Younan, Jan	Prin Bal: 361241.8	Interest Arr: 0
Loan Number: 40799928	Escrow Bal/Adv: -5150.76	Per Dem Int: 19.57
Thru Date: 12/01/2011	Forbearance Sub: 0	Late Charge: 523.95
Payments Delinquent: 9	Misc Sub Bal: 0	Late Charge Fee: 0
Next Due: 03/01/2011	Other Sub Bal: 0	Late Charge Type: PI
Interest Rate: 2.00000	Acct Interest: 5553.29	Late Charge Desc: % Of P+I
		Fee Billing Bal: 787.53
		Fee/Exp: 1537.53
		Selected Fee/Exp: 1537.53

☐ Changes
 ☐ Comp Daily Interest
 ☐ Escrow Disb
 ☐ Fees/Exp
 ☒ All

Change Date	New Rate	New P+I Amt	New Esc Amt	Total P+I
02/01/2012	2.67916	1611.33	840.75	2452.08
06/01/2011	2.00000	1487	840.75	2327.75
07/01/2010	2.00000	1487	491.08	1988.08
01/01/2010	2.00000	1487	117.10	1604.10

Close

Start
Nayana
Pipe Line Report\_IL Bur...
Pipe Line Report\_IL Bur...
LINKS & CONTACTS [Co...
Important Notes
CaseAware@ - Case Vie...

https://outsidescounsel.o...
S, Nayana - Windows ...
Inbox - Microsoft Outlook
Affidavit Of Debt Figures...
CIS - Microsoft Internet ...
Image Viewer - Microsof...

Local Intranet  
 100%  
 8:25 AM  
 Thursday  
 12/1/2011